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21 UNITED STATES DISTRICT COURT
22 NORTHERN DISTRICT OF CALIFORNIA
23 SAN JOSE DIVISION

24 JUAN CUEVAS,
25 Plaintiff,
26 v.
27 ALTAS REALTY/FINANCIAL SERVICES,
28 INCORPORATED, a California corporation,
dba ATLAS REALTY, dba ATLAS
FINANCIAL SERVICES, ALVIN CLAIR
SILBERNAGEL, SAMANTHA TREVINO,
WORLD SAVINGS, INC, dba WORLD
SAVINGS BANK, FSB, and DOES 1 to 100,
Defendants.

Case No. 5:07-cv-02814 (JF)

**PROOF OF SERVICE BY HAND-
DELIVERY**

PROOF OF SERVICE

I, Lisa M. Beltran, declare:

I am employed in Santa Clara County, State of California. I am over the age of 18 years and not a party to the within action. My business address is Wilson Sonsini Goodrich & Rosati, 650 Page Mill Road, Palo Alto, California 94304-1050.

On this date, I served:

1. FIRST AMENDED COMPLAINT FOR VIOLATIONS OF THE TRUTH IN LENDING ACT; CALIFORNIA BUSINESS & PROFESSIONS CODE § 17200 ET SEQ.; CALIFORNIA CIVIL CODE § 1750 ET SEQ; CALIFORNIA CIVIL CODE § 1632; & FOR FRAUD; NEGLIGENCE; MISREPRESENTATION; NEGLIGENCE; UNJUST ENRICHMENT& RESCISSION; and

2. PROOF OF SERVICE

By placing the document in a sealed envelope for collection and mailing with the United States Postal Service on this date to the following person:

CSC – Lawyers Incorporating Service
P.O. Box 526036
Sacramento, CA 95852

By consigning the document to a messenger for guaranteed hand delivery on this date to the following persons:

Alvin Clair Silbernagel
Samantha Trevino
Atlas Realty/Financial Services Incorporated
2020 S. Bascom Avenue, Suite C
Campbell, CA 95008

World Savings Bank
Attention: Tracy Henson
1901 Harrison Street
Oakland, CA 94612

I am readily familiar with Wilson Sonsini Goodrich & Rosati's practice for collection and processing of documents for delivery according to instructions indicated above. In the ordinary course of business, documents would be handled accordingly.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed at Palo Alto, California on August 31, 2007.

Lisa M. Beltran